

Health Savings Account Online Application Guide

August 17, 2016

FOR ADDITIONAL QUESTIONS AND TECHNICAL SUPPORT,
PLEASE CONTACT OUR TOLL-FREE HSA HELP LINE (866) 449-1150

- ❖ Visit our website www.firstambank.com and select Health Savings Account from the Banking tab.
- ❖ Click “Apply Now” to begin the Online Application.

Section 1 – Account Sign Up

❖ Tell Us About Yourself

- Select the second option “I am a new First American Bank customer”.
 - Enter **Promotional Code 9901900** linking your application to your individual employer. Click “Continue” to advance to the next section.

❖ Account Selection - choose the account type you would like to open:

- Our **Health Savings Account (HSA)** has no monthly service fee* and pays interest based on the balance in the account.
- Our **Health SavingsPLUS Account (HSAPlus)** offers all of the benefits of our standard HSA; in addition it allows you to invest a portion of your HSA in a select group of mutual funds.**
- After selecting the account type, click “Continue” to advance to the next section.

❖ Health Savings Account

- By selecting “I agree”, you are confirming your medical plan coverage is Health Savings Account compatible and you are not covered by any other medical plan, claimed as a dependent on another individual’s tax return and you are not enrolled in Medicare.
- Plan Information – this selection will communicate to First American Bank your plan coverage type and maximum contribution limit:
 - Individual \$3,350.00 (2016) and \$3,400.00 (2017)
 - Family \$6,750.00 (2016 and 2017)
- Contribution Information:
 - Amount may be left blank.
 - Tax Year – The default will be the year the account is opened.
 - Contributor Relationship to HSA Owner – HSA Owner is the default and does not need to be changed.
 - Contribution Type – “Regular” for all individuals younger than 55.
 - Individuals 55 and older have the option to make an annual “Catch Up Contribution” of \$1,000.00.
- Authorized Signer – If you would like to empower another individual with the authority to complete transactions, maintenance and or management please select this option and have the individual present at the time of application.
- Click “Continue” to advance to the next section.

❖ Account Disclosures and Agreements

- Acknowledge your confirmation of the account and disclosures electronically by selecting the “I confirm” option.
 - Click each of the 5 red arrows expanding the applicable account disclosures for you to view.
 - Click “I agree” to accept all of the terms and conditions associated with the HSA.
 - Click “Continue” to advance to the next section.

❖ Applicant Information

- Personal Information - complete ALL fields indicated by a red asterisk, including the “Employer” field.
- Home Address and Contact Information - complete ALL fields indicated by a red asterisk.
- Mailing Address – confirm by selecting Yes or No.
 - If your mailing address and home address are not the same, a sub address section will drop down so that you may provide the alternate address - complete ALL fields indicated by a red asterisk.
- Form of Identification Information – be prepared to enter a valid form of identification:
 - United States Issued Driver’s License
 - United States Issued State Identification
 - United States or Foreign Country Passport
 - United States Military Identification
- Taxpayer Identification Number Certification
 - Click the circle located next to the true option certifying your Social Security Number.
 - Click “continue” to advance to the next section.

❖ Designation of Beneficiary

- Select the total number of beneficiaries you would like to elect and complete the beneficiary information.
- Click “continue” to advance to the next section.

❖ Final Look – You’re Almost Done!

- Confirm ALL of the information entered into the application is correct.
- Select “I authorize” to allow the application to be submitted for processing and approval.

❖ Account Approval Section

- Each authorized account signer will need to answer some additional identification questions.
- Answer ALL questions and click “continue” to advance to the next section.

Section 2 – Account Funding

❖ Funding Selection

- Please select one of the 4 funding options:
 - Charge my credit or debit card
 - Transfer from another checking or savings account
 - Fund by Check
 - My employer will fund the account
- Based on your selection you will be asked to provide the applicable information for funding.

❖ You’re Done!

- At this point you will be presented with the status of your application, a summary of account selections and next steps.
- Application statuses will read as follows:
 - Approved – You have successfully opened the HSA and you should provide the supplied Account Number to your employer for funding.
 - Under Review – Pending collection of additional information and final approval. The Account Number will be displayed, but you will be contacted by a member of the HSA Operations team to complete the account opening process.
 - Declined

*With eStatements. If you elect to receive paper statements, a \$3.95 monthly fee will be charged. The fee will be waived if; 1) the customer elects to receive electronic statements only; or 2) a combined minimum average daily balance of \$2,000 is maintained between the checking portion of the Health Savings Account and an associated checking, NOW, savings or money market account.

**Disclaimer: Investors should carefully read the Fund prospectus, which includes information on the Fund’s investment objectives, risk, as well as charges and expenses along with other information before investing or sending money. Funds in the investment portion of your Health SavingsPLUS account are not FDIC insured, May Lose Value and are Not Bank Guaranteed. Neither First American Bank nor its subsidiaries (collectively “First American Bank”) are registered investment advisors nor is First American Bank acting in the capacity of a registered investment advisor with respect to the offering of Health Savings Account (“HSA”) investment options. Participation in the investment options is voluntary. Under no circumstances is First American Bank offering any of the HSA investment options and makes no representations with respect to the investment options offered. First American Bank disclaims any and all liability, contingent or otherwise, for the performance of the investment options. Please see your personal financial advisor for personal investment advice.